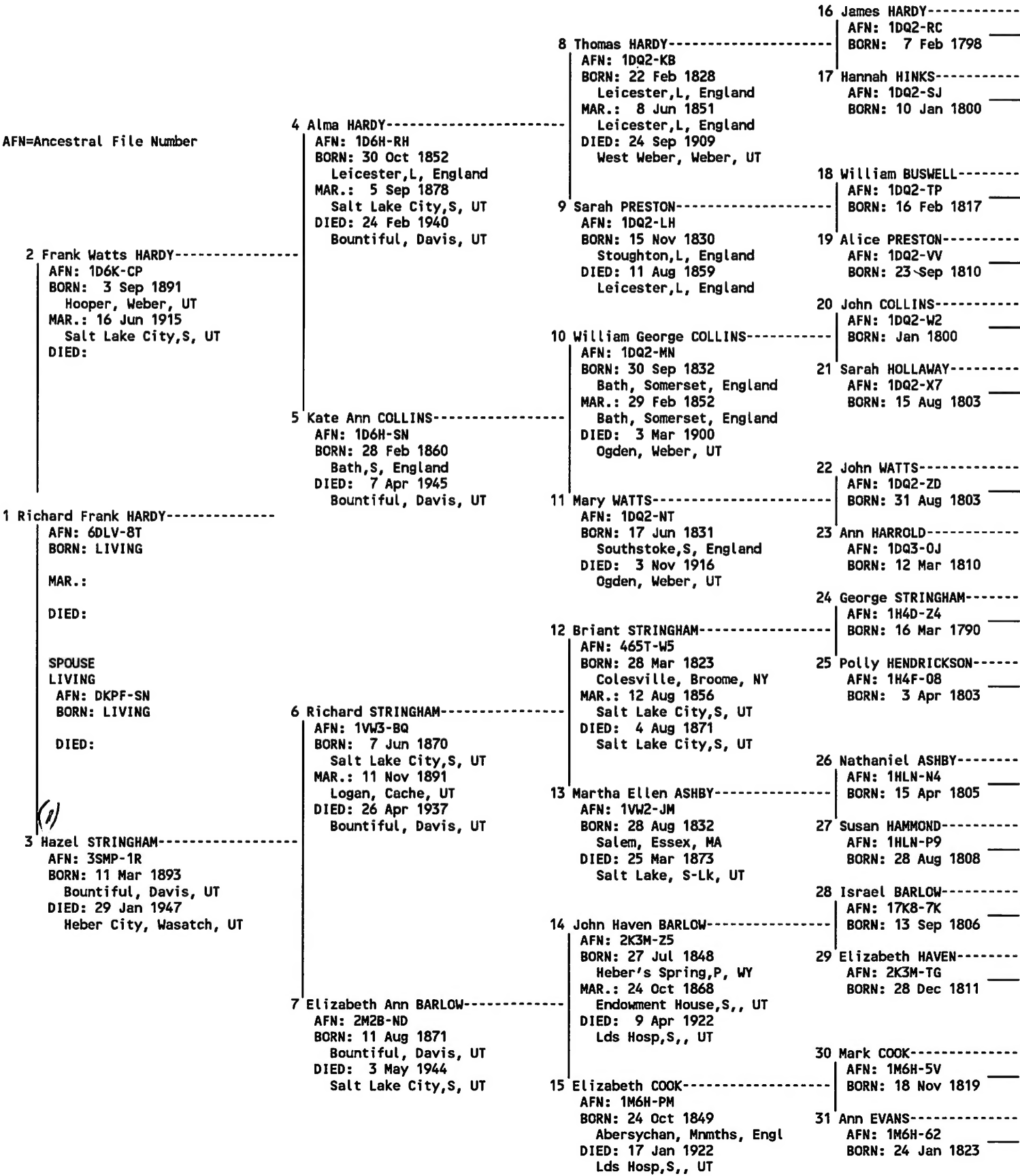


No. 1 on this chart is the same as no. _____ on chart no. _____

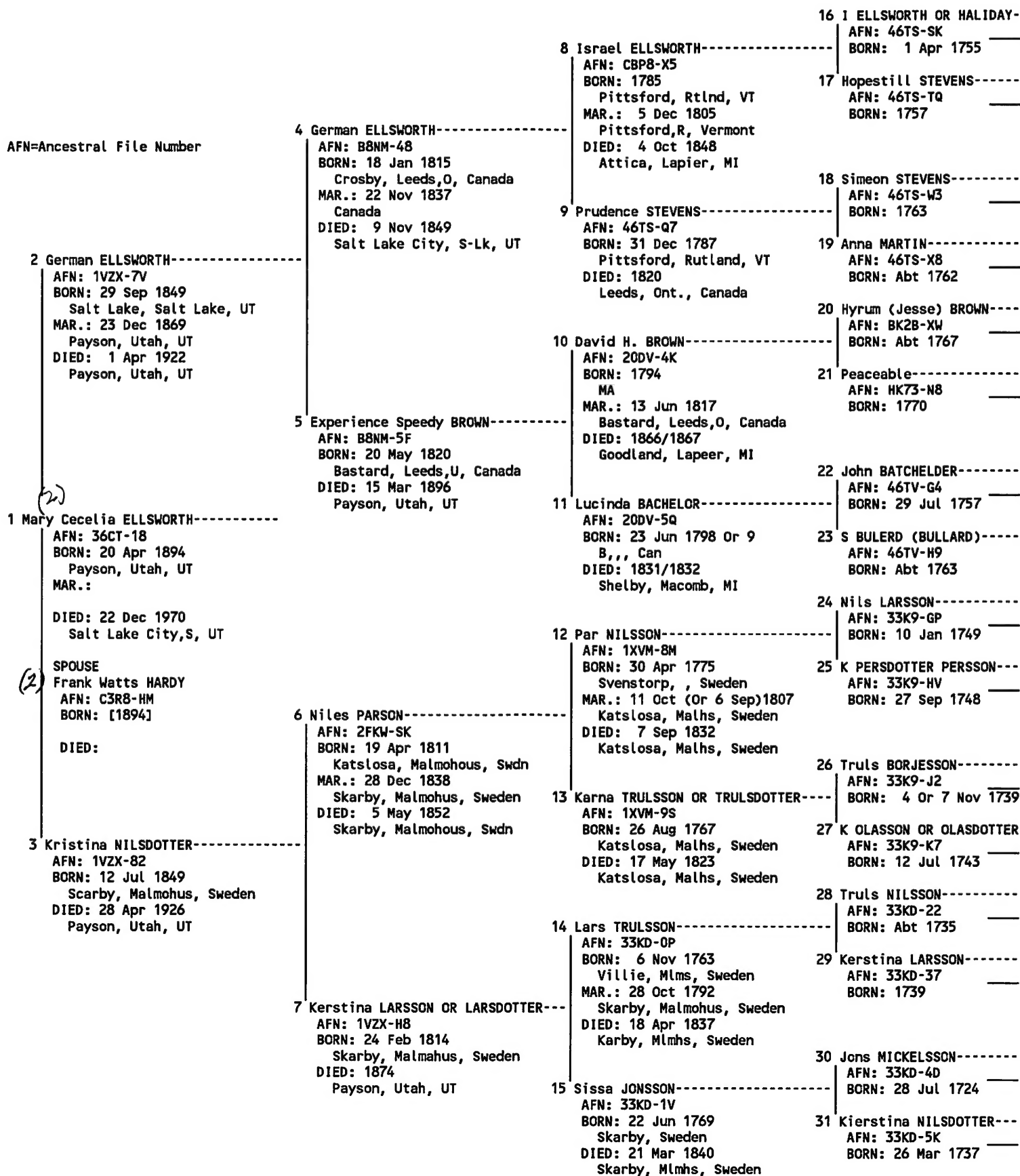


NOTICE TO DEPOSITORS:

In December 1993, some of the FDIC's deposit insurance rules will change. The rule changes will primarily affect the total amount of coverage which is provided for IRA, self-directed Keogh plan accounts, self-directed defined contribution plan accounts, "457 Plan" accounts and accounts where an insured institution is acting in a fiduciary capacity. If you do not have these types of accounts, those rule changes will not affect you. For further information contact your branch office or call 974-8800.

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AFN=Ancestral File Number



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